

Maryland Health Benefit Exchange Meeting of Navigator Advisory Committee

Study of Navigator Program and Consumer Assistance

November 2, 2011

Manatt Health Solutions

- Meeting Goals and Objectives
- Progress Against Work Plan
- Overview of Draft Paper
- Model Options for Maryland
- Next Steps

Project Purpose: *Develop options for the design and operation of Maryland's Navigator Program pursuant to the Maryland Health Benefit Exchange Act of 2011.*

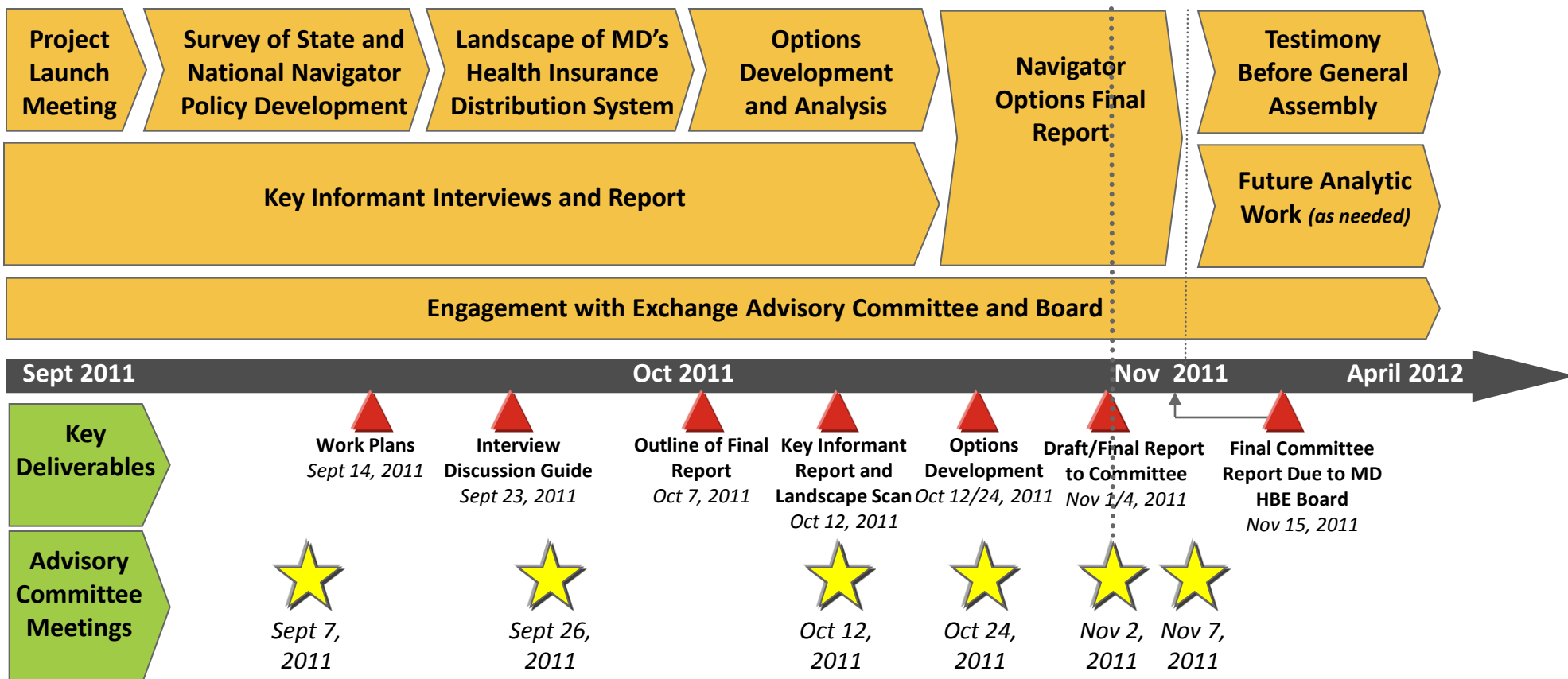


Goals for Today's Meeting

- Overview of work done to date and next steps for finalizing the Manatt report
- High-level review and comment opportunity on draft of MD HBE Paper
- Discussion on Navigator program model options

Progress Against Work Plan

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Update on Key Project Deliverables

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Deliverable	Date(s)	Status
Advisory Committee Meeting: Introduce Team, Review of Work Plan, Obtain Input on Interview Candidates • Meeting agenda and supporting materials	Sept 7, 2011	Complete
Project Work Plan, including Key Informant Interview Plan	Sept 14, 2011	Complete
Interview Discussion Guides	Sept 23, 2011	Complete
Advisory Committee Meeting: Share Demographics and Obtain Input on Discussion Guides • Meeting agenda and supporting materials	Sept 26, 2011	Complete
Outline of Final Report	Oct 7, 2011	Complete
Advisory Committee Meeting: Present Key Informant Interview Report, Landscape Scan and Discuss Initial Options Development • Meeting agenda and supporting materials	Oct 12, 2011	Complete
Advisory Committee Meeting: Present Options and Solicit Advisory Input • Meeting agenda and supporting materials	Oct 24, 2011	Complete
Draft Final Report submitted to the Advisory Committee	Nov 1, 2011	Complete
Advisory Committee Meeting	Nov 2, 2011	In Process
Final Report Submitted to the Advisory Committee	Nov 4, 2011	In Process
Advisory Committee Meeting: Review of Advisory Committee Report	Nov 7, 2011	TBD

- **Briefly walk through an outline of each section**
 - Navigator Requirements and Experiences in Other States
 - Maryland's Insurance Market, Insurance Distribution System and Consumer Assistance Programs
 - Navigator Features
 - Navigator Program Operating Models
 - Navigator Implementation Considerations
- **Spend time on the Navigator Program Operating Models**
 - Operating model options will inform the Advisory Committee paper that will be submitted to the MD HBE Board
 - Pros/Cons of each option will be in Advisory Committee paper
- **Focus on accuracy and completeness**
 - Within each section, confirm the information in the report is accurate and reflects discussion and input
 - Within each section, confirm that the report is complete and includes all high-level components
 - Opportunity to submit additional comments via email by November 3rd, 9am to swoda@manatt.com

- Overview of ACA and Proposed Federal Requirements
 - Outlines the basic requirements, types of entities, minimum duties, compensation and program financing
- Consumer Assistance in Other States
 - Provides an overview of Massachusetts exchange (targeting individuals both eligible and ineligible for subsidies and small groups) and Utah's exchange consumer assistance programs (targeting small groups)
 - Provides an overview of New York's Facilitated enrollment program (targeting public programs)

Maryland Insurance Market, Insurance Distribution System and Consumer Assistance Programs

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- **Current Maryland Insurance Market**

- Overview of the current markets (individuals, small groups, public programs) that were impacted as a result of exchange implementation
- Provides demographic information on uninsured individuals- the target market for Navigators
- Discusses how these markets will change as of January 1, 2014

- **Private Insurance Distribution System**

- Overview of broker licensing requirements, numbers, distribution, market concentration and compensation
- Reviews of the small group and individual markets enrollment process

- **Public Enrollment Resources**

- Overview of state contracting requirements
- Reviews public programs enrollment process

- **Consumer Assistance Resources**

- Explains ACA requirements for consumer assistance programs
- Discusses, at a high level, existing resources in Maryland

- **Navigator Functions**

- Review three Sets of Options including: ACA-required, ACA-required plus post-enrollment support and ACA-required plus Care Coordination and Access

- **Training**

- Review three Sets of Options including: Provide basic training in the Exchange as well as health literacy and cultural competency to all Navigators, Provide certain subsets of Navigators with specialized training and Provide comprehensive, enhanced training to all Navigators

- **Licensure/Certification and Oversight**

- Review three Sets of Options on Licensure/Certification including: Contractual requirements to establish criteria and performance benchmarks, partial or full certification/licensure and enhanced licensure
- Briefly discuss Navigator Oversight and Enforcement

- **Compensation, Retention and Sustainability**

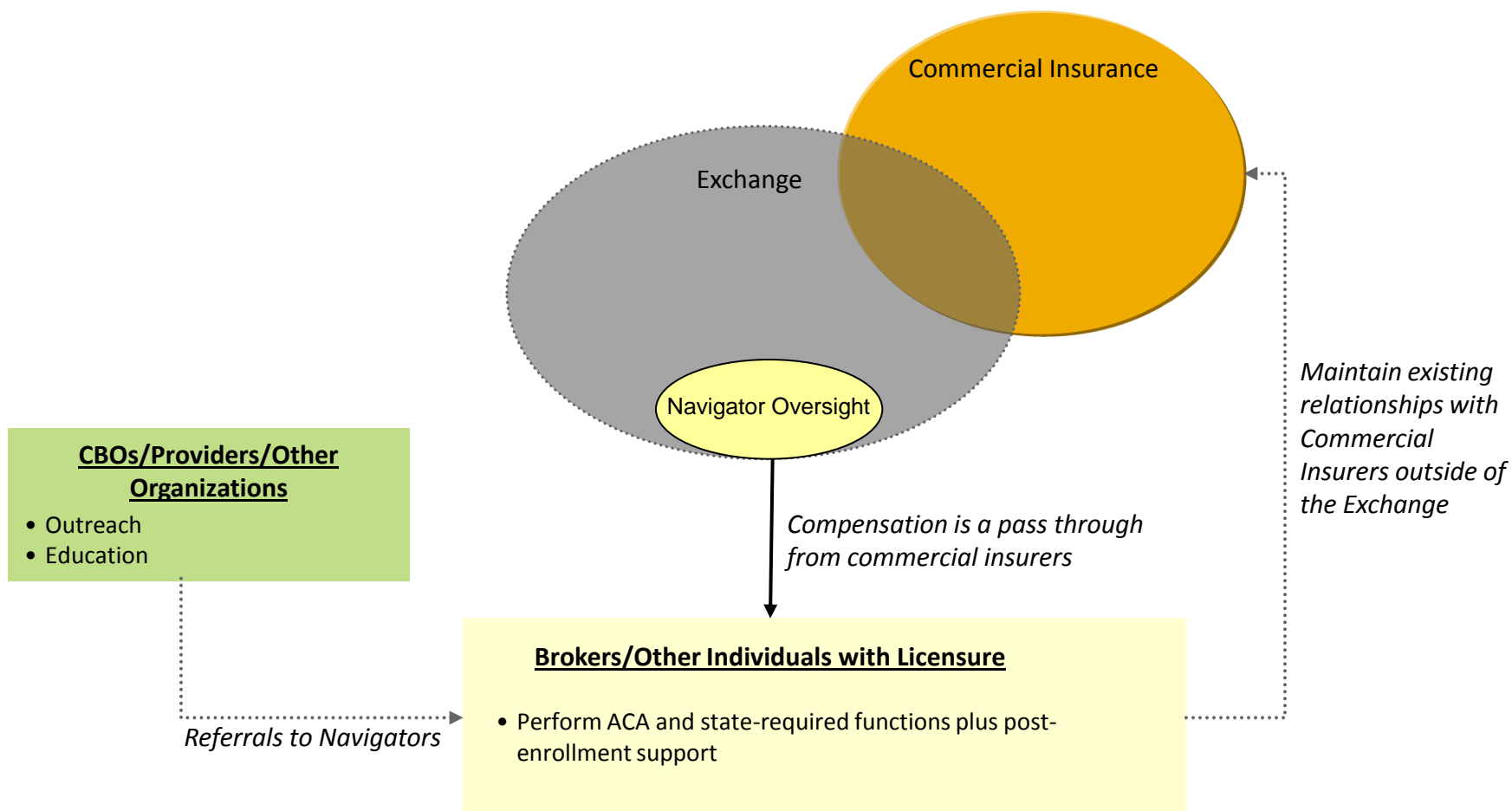
- Review three Sets of options on Compensation/Retention including: Performance-based grants or contracts, Commission-based compensation and salaried employees
- Briefly discuss two Options for Sustainability: Medicaid matching funds and commissions paid for business secured directly with the exchange

- **Small Group Exchange Model Options**
 - Small Group Model #1 Enhanced Navigator-Broker Model
 - Small Group Model #2 Broker Interface Model

- **Individual Exchange Model Options**
 - Individual Model #1 Market Integration
 - Alternative A: Market Integration with Multiple Contracts/Grants
 - Individual Model #2 Market Consolidation Model
 - Alternative A: Market Consolidation with Multiple Contracts/Grants

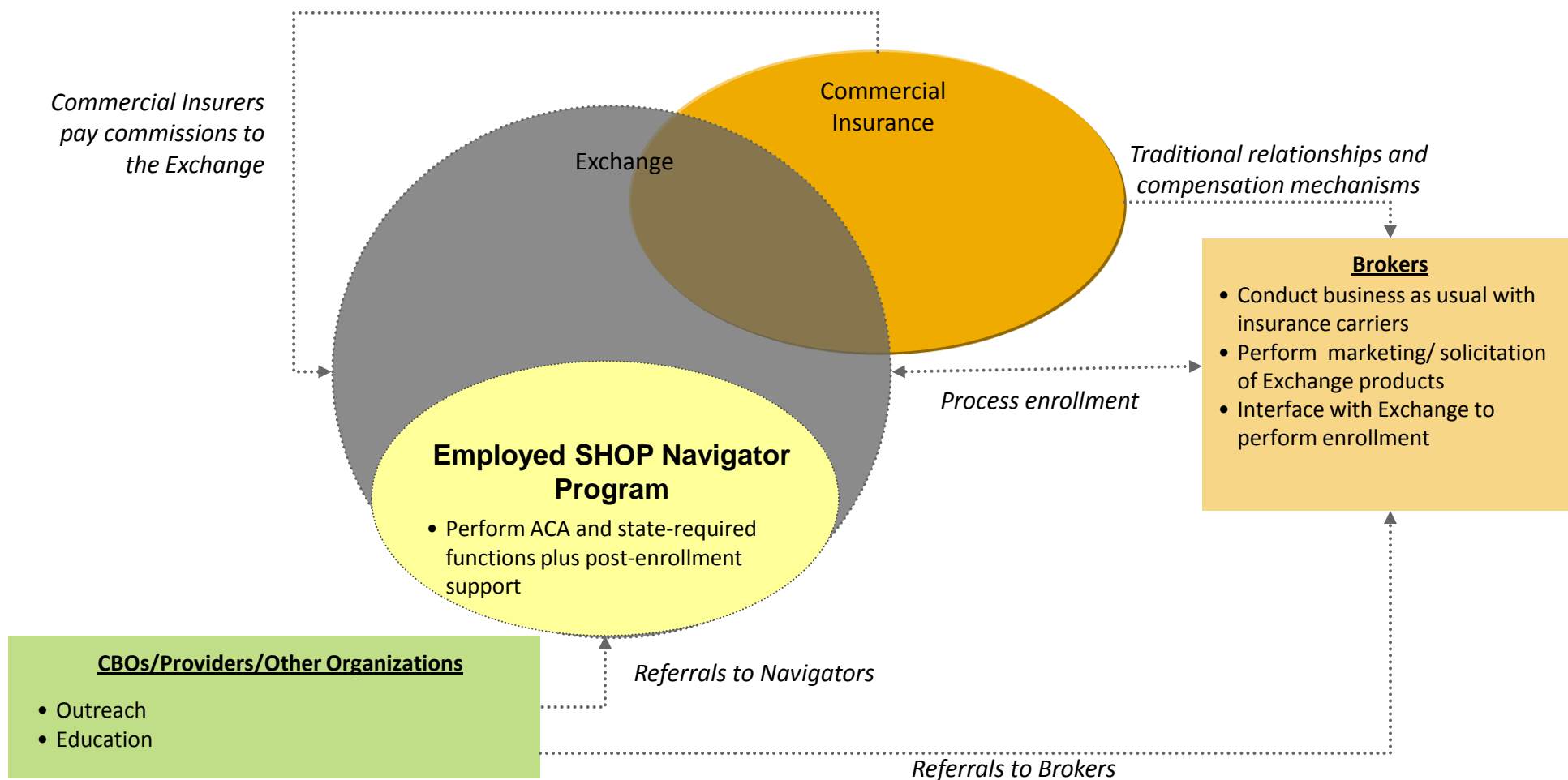
SHOP Navigator Model #1: Enhanced Navigator-Broker Model

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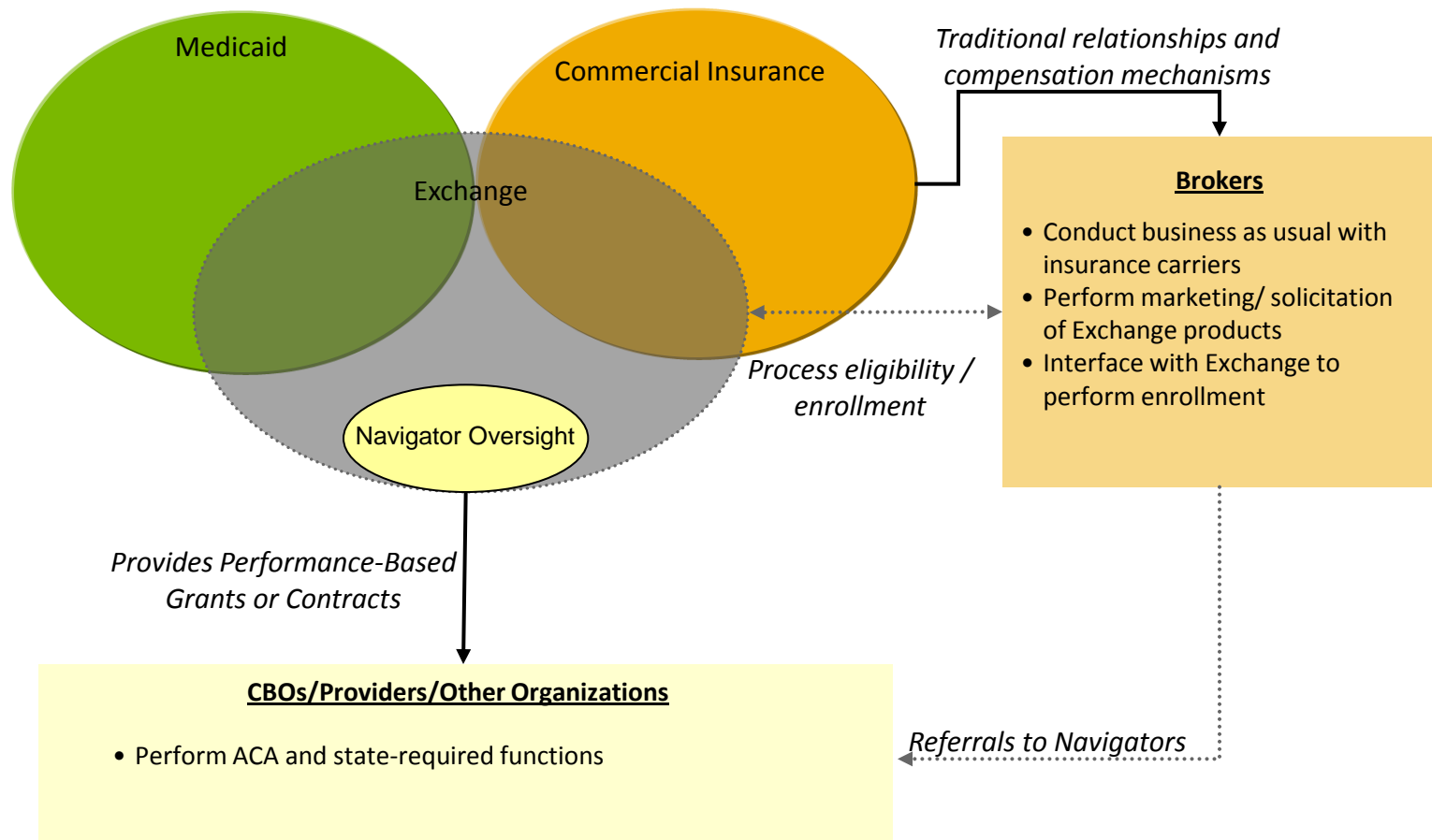
SHOP Navigator Model #2: Broker Interface Model

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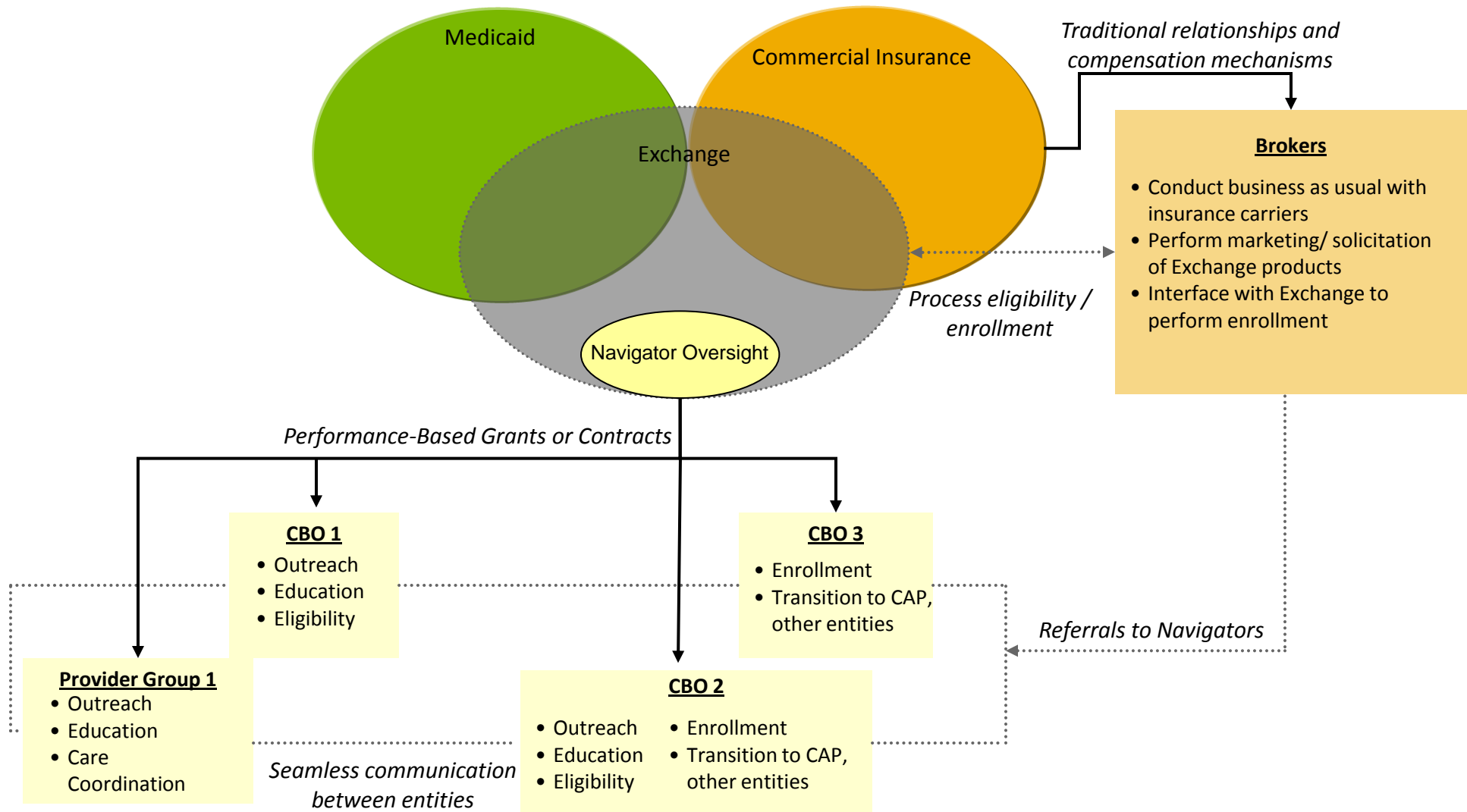
Individual Navigator Model #1: Market Integration

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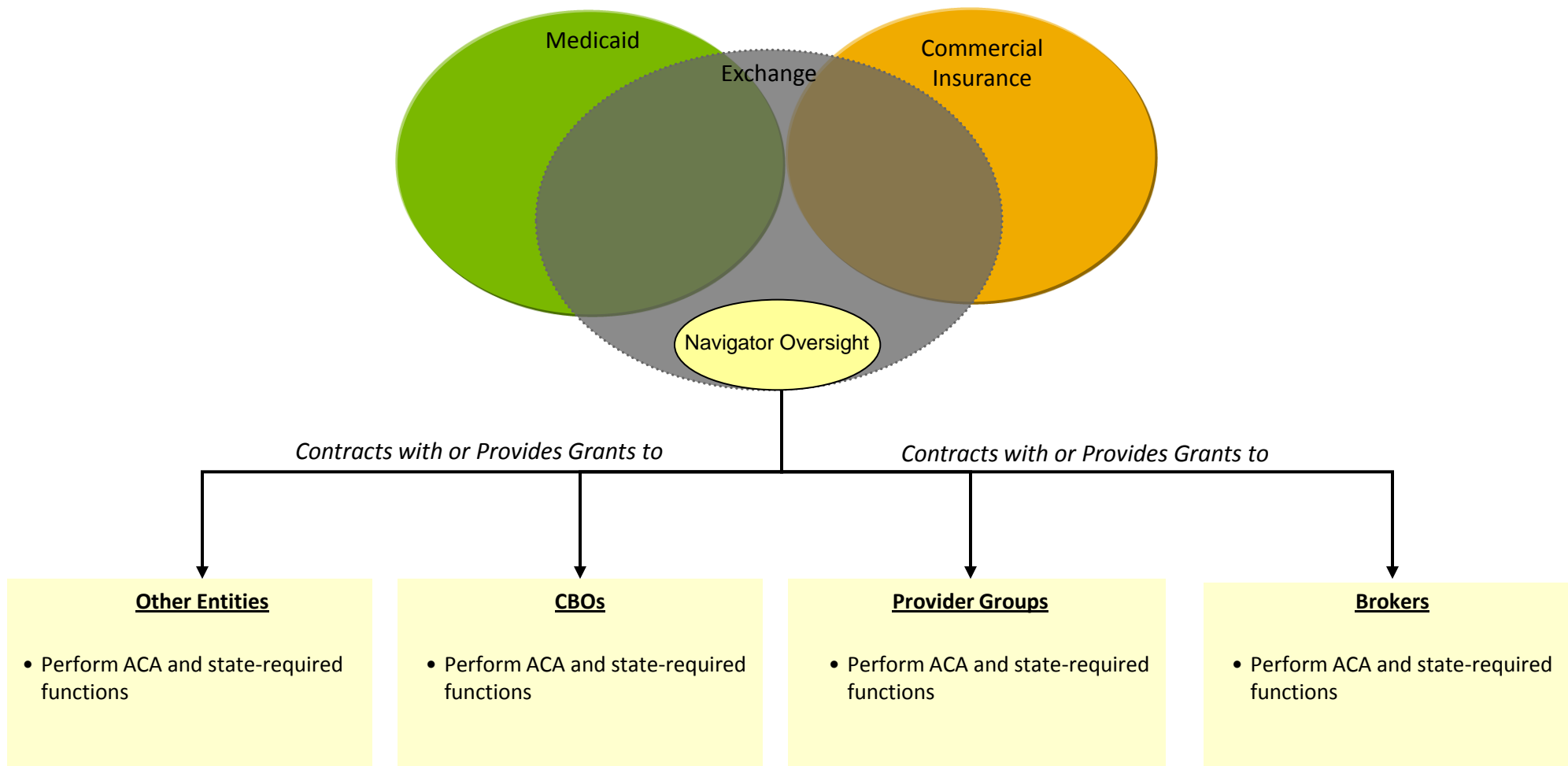
Individual Navigator Model #1, Alternative A: Market Integration with Multiple Contracts/Grants

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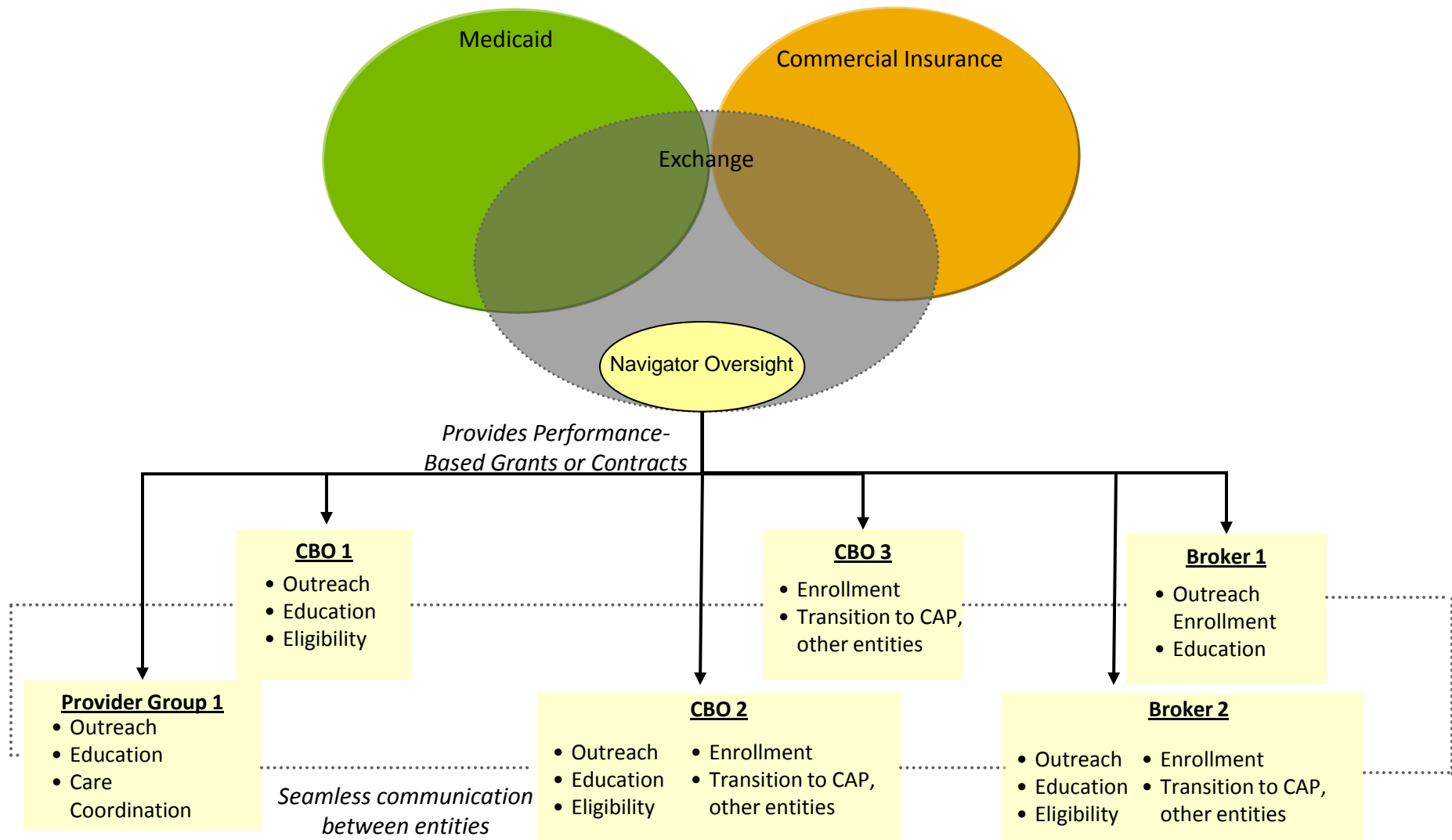
Individual Navigator Model #2: Market Consolidation Model

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Individual Navigator Model #2, Alternative A: Market Consolidation with Multiple Contracts/Grants

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- **Next Steps**
 - Brief outline of next steps that should be considered
- **Timeframe for Implementation**
 - Brief outline for implementing the Navigator Program in time for a January 1, 2014 launch date

- **Incorporate Feedback**
 - Comments due via email by November 3rd, 9am to swoda@manatt.com
- **Submit Final report**
 - Due to the Advisory Committee on November 4th, 2011
- **Support the Public Testimony Process and other Ad-Hoc Requests**